

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MONICA WILLIAMS

Debtor(s)

Case No. 15-26461

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/31/2015.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$1,075.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$1,075.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$37.91
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$37.91

Attorney fees paid and disclosed by debtor: \$362.11

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accounts Receivable Ma	Unsecured	612.00	NA	NA	0.00	0.00
AFNI	Unsecured	0.00	NA	NA	0.00	0.00
Afni, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
AJ SMITH FEDERAL SAVINGS	Secured	22,000.00	0.00	0.00	0.00	0.00
Americas Financial Choice	Unsecured	612.00	NA	NA	0.00	0.00
AT&T U-VERSE	Unsecured	492.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	400.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	3,767.00	0.00	3,767.00	207.85	0.00
COMMONWEALTH EDISON	Unsecured	NA	273.52	273.52	0.00	0.00
COOK COUNTY TREASURER	Secured	653.00	1,637.45	653.00	32.40	0.00
COOK COUNTY TREASURER	Unsecured	NA	NA	984.45	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	0.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICES	Unsecured	494.00	NA	NA	0.00	0.00
Direct Loan Service System	Unsecured	15,333.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	183.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	466.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	740.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HUMAN SERVICE	Unsecured	4,473.00	3,340.78	3,340.78	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,192.97	NA	1,121.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,430.86	10,296.42	10,296.42	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	19,148.17	1,121.00	1,121.00	796.84	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,192.97	20,684.02	20,684.02	0.00	0.00
IQ TELECOM	Unsecured	159.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
MASTERCARD	Unsecured	400.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	3,100.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	1,112.00	NA	NA	0.00	0.00
QC FINANCIAL SERVICES	Unsecured	901.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Regional Recovery Serv	Unsecured	215.00	NA	NA	0.00	0.00
SCHREIBER & ASSOC	Unsecured	2,112.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	646.00	646.23	646.23	0.00	0.00
SUN CASH OF IL	Unsecured	200.00	NA	NA	0.00	0.00
The Payday Loan Store of IL	Unsecured	1,500.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	569.00	NA	NA	0.00	0.00
US DEPT OF ED	Unsecured	60,000.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Unsecured	18,968.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,112.00	NA	NA	0.00	0.00
VISA	Unsecured	110.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,541.00	\$1,037.09	\$0.00
TOTAL SECURED:	\$5,541.00	\$1,037.09	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,296.42	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,296.42	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,050.00	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$37.91</u>	
Disbursements to Creditors	<u>\$1,037.09</u>	
TOTAL DISBURSEMENTS :		<u>\$1,075.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.